Case 18-14532-mdc Doc 20 Filed 11/18/18 Entered 11/19/18 01:03:18 Desc Imaged

Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

In re: Kenneth J. Huller Debtor

Case No. 18-14532-mdc Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 1 Date Rcvd: Nov 16, 2018 Form ID: 318 Total Noticed: 14

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018. db +Kenneth J. Huller, 1348 S. Keim Street, Pottstown, PA 19465-7679 +First National Bank Of Omaha, POB 2557, POB 740283, 14162612 Omaha, NE 68103-2557 14162614 +NelNet, Dept. of Education, Atlanta, GA 30374-0283 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: megan.harper@phila.gov Nov 17 2018 02:28:01 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2018 02:27:17 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 17 2018 02:27:59 U.S. Attorney Office, smq c/o Virginia Powel, Esq., Room 1250, +EDI: RESURGENT.COM Nov 17 2018 07:13:00 615 Chestnut Street, Room 1250, Philadelphia, PA 19106-4404 :13:00 CACH., LLC, Denver, CO 80237-3485 14162608 FIA Card Services, 4340 S. Monaco Street, 2nd Fl, +EDI: CKSFINANCIAL.COM Nov 17 2018 07:13:00 CKS Financial 505 Independence Pkwy, Ste 300, Chesapeake, VA 23320-5178 +EDI: CHASE.COM Nov 17 2018 07:13:00 Chase Cardmember, 14162610 CKS Financial, Cabella's, 14162609 POB 15153, Wilmington, DE 19886-5153 14162613 E-mail/Text: shawnaj@fmfcu.org Nov 17 2018 02:27:04 Franklin Mint FCU, 1974 Sproul Road, Ste 300, Broomall, PA 19008 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 17 2018 02:27:55 14162615 Ouicken Loans. 635 Woodward Avenue, Detroit, MI 48226-3408 EDI: USBANKARS.COM Nov 17 2018 07:13:00 Elan Financial Services, 14162611 POB 108. Saint Louis, MO 63166 14162616 +E-mail/Text: Bankruptcy@ukfcu.org Nov 17 2018 02:28:58 University of Kentucky FCU, Lexington, KY 40504-2761 1080 Export Street, 14179484 +E-mail/Text: Bankruptcy@ukfcu.org Nov 17 2018 02:28:58 University of Kentucky Federal Credit Union, Attn: Charles Mogan, 1730 Alysheba Way, Lexington, KY 40509-2279 TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2018 at the address(es) listed below:

CORINNE SAMLER BRENNAN on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com, nharrison@klehr.com

GARY E. THOMPSON on behalf of Debtor Kenneth J. Huller get24esq@aol.com

MICHAEL H KALINER

mhkaliner@gmail.com, pa35@ecfcbis.com
on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com MICHAEL H KALINER REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

TOTAL: 6

Informatio	n to identify the case:	· ·
Debtor 1	Kenneth J. Huller	Social Security number or ITIN xxx-xx-1278
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States	Bankruptcy Court Eastern District of Pennsylvania	
Case number	: 18-14532-mdc	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth J. Huller

<u>11/15/18</u>

By the court: Magdeline D. Coleman

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.